

UNITED STATES DISTRICT COURT
SOUTHERN DISTRICT OF OHIO
WESTERN DIVISION

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| LISA WELLS, | : | Case No. 1:14-cv-767 |
| | : | |
| Plaintiff, | : | Judge Timothy S. Black |
| | : | Magistrate Judge Stephanie K. Bowman |
| vs. | : | |
| | : | |
| DLJ MORTGAGE CAPITOL INC., | : | |
| | : | |
| Defendant. | : | |

**DECISION AND ENTRY ADOPTING THE REPORT AND
RECOMMENDATIONS OF THE UNITED STATES MAGISTRATE JUDGE
(Doc. 5)**

This case is before the Court pursuant to the Order of General Reference in the United States District Court for the Southern District of Ohio Western Division to United States Magistrate Judge Stephanie K. Bowman. Pursuant to such reference, the Magistrate Judge reviewed the pleadings filed with this Court and, on October 1, 2014, submitted a Report and Recommendations. (Doc. 5). No objections were filed.

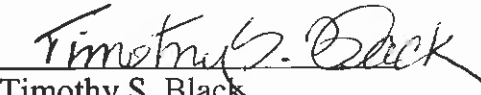
As required by 28 U.S.C. § 636(b) and Fed. R. Civ. P. 72(b), the Court has reviewed the comprehensive findings of the Magistrate Judge and considered *de novo* all of the filings in this matter. Upon consideration of the foregoing, the Court does determine that such Report and Recommendations should be and is hereby adopted in its entirety. Accordingly:

1. The Report and Recommendations (Doc. 5) is **ADOPTED**;
2. This civil action is **DISMISSED** with **PREJUDICE** for failure to state a claim;

3. A certificate of appealability under 28 U.S.C. § 2253 is **DENIED**; and
4. An application to proceed on appeal *in forma pauperis* under 28 U.S.C. Section 1915(a)(3) is **DENIED**.

IT IS SO ORDERED.

Date: 11/3/14


Timothy S. Black
United States District Judge